AMENDMENTS TO THE CLAIMS

1	1.	(Original)	A system for managing relationships between a first party and a	
2	second party comprising:			
3	at least one processor;			
4	mem	ory coupled to	said at least one processor;	
5	said memory comprising a plurality of modules configured to manage distributor			
6	information;			
7	said plurality of modules comprising a selling agreements module configured to generate			
8	selling agreement;			
9	said plurality of modules comprising a commission module configured to determine			
10	commission amounts associated with a sales transaction based on said selling			
11	agreement;			
12	said plurality of modules comprising a licensing module configured to determine if a party			
13	associated with said sales transaction has a valid license;			
14	said	plurality of mo	dules comprising a payment module for distributing payment associated	
15	with sales transaction to said party.			
1	2.	(Original)	The system of claim 2 wherein said licensing module is further	
2	configured to determine if a party associated with said sales transaction comprises a valid			
3	appointment	•		
1	3.	(Original)	The system of claim 1 wherein said plurality of modules further	
2	comprises a distributor administration module configured to manage information associated with			
3	plurality of distributors.			
1	4.	(Original)	The system of claim 1 wherein said selling agreement comprises	
2	compensation	on components.		
1	5.	(Original)	The system of claim 4 wherein said selling agreement comprises	
2	document co	omponents.		

-2 of 14- S/N: 09/810,514

0.	(Original)	The system of claim 5 wherein said sening agreements module
configured to	generate said	selling agreement utilizes a configuration engine to determine which of
said compens	ation compone	ents and said document components to include.
7.	(Original)	The method of claim 6 wherein said commission module accesses a
commission e	engine to deter	mine said commission amounts.
8.	(Original)	The system of claim 1 wherein said selling agreement comprises a
binding contra	act between ar	n institution having at least one product and a distributor.
9.	(Original)	The system of claim 8 wherein said institution comprises financial
institution.		
10.	(Original)	The system of claim 8 wherein said product comprise financial
product.		
11.	(Original)	The system of claim 10 wherein said financial product comprises life
insurance.		
12.	(Original)	A system for managing relationships between a first party and a
second party	comprising:	
a database source comprising a plurality of data objects representative of at least one		
	distributing p	party, at least one selling agreement and at least one license or
	appointment	associated with said at least one distributing party;
a distr	ibutor manage	ement engine configured to obtain at least one of said plurality of data
	objects from	said database source and determine whether said at least one
	distributing p	party conforms with said at least one selling agreement and said at least
	one license o	or appointment is valid.
13.	(Original)	The system of claim 12 further comprising:
a back	bone coupled	to said distributor management engine, said backbone configured to
	transport said	d at least one of said plurality of data objects.
	configured to said compens 7. commission e 8. binding contr 9. institution. 10. product. 11. insurance. 12. second party e a data a distr	configured to generate said said compensation components. 7. (Original) commission engine to determ 8. (Original) binding contract between an 9. (Original) institution. 10. (Original) product. 11. (Original) insurance. 12. (Original) second party comprising: a database source condistributing pappointment a distributor manage objects from distributing pappoints. 13. (Original) a backbone coupled

-3 of 14- S/N: 09/810,514

1	14.	(Original)	The system of claim 12 further comprising:	
2	an in	terface for obta	nining a plurality of business rules defining relationships between an	
3		institution as	nd said at least one distributing party.	
1	15.	(Original)	The system of claim 13 further comprising:	
2	a con	nmission engin	e configured to utilize said backbone to fetch said at least one selling	
3		agreement fi	om said database source.	
1	· 16.	(Original)	The system of claim 15 wherein said commission engine generates	
2	commission schemes utilized to model a set of selling agreement objects.			
1	17.	(Original)	The system of claim 16 wherein said distributor management engine	
2	generates payments based on said selling agreement objects.			
1	18.	(Original)	The system of claim 12 further comprising:	
2	a woi	kflow process	engine configured to process workflow events.	
1	19.	(Original)	The system of claim 18 wherein said workflow process events are	
2	determined b	y business rule	es defined by a user.	
1	20.	(Original)	The system of claim 19 further comprising:	
2	a con	nmerce configu	rration engine configured to provide a configuration engine access to	
3		said business	s rules.	
1	21.	(Original)	The system of claim 12 further comprising:	
2	a repo	a report engine configured to generate a plurality of reports associated with said at least of		
3		distributing 1	party.	
1	22.	(Original)	The system of claim 21 wherein said report engine utilizes report	
2	templates to	generate said p	plurality of reports.	
1	23.	(Original)	The system of claim 12 further comprising:	
2	a dist	ributor adminis		
2	a distributor administration module for managing said plurality of data objects.			

-4 of 14- S/N: 09/810,514

1	24. (Original) The system of claim 12 further comprising:
2	a licensing and appointment module configured to enable an institution to manage said at
3	least one license or appointments data object for at least one said distributor.
1	25. (Original) The system of claim 24 wherein said licensing and appointment
2	module is configured to validate license or appointment compliance with a set of industry
3	regulations by evaluating said at least one license or appointment data object.
1	26. (Original) The system of claim 12 further comprising:
2	a selling agreements module configured to enable said institution to define and create a
3	business contract with said at least one distributing party.
1	27. (Original) The system of claim 26 wherein said selling agreements module
2	manages a set of business rules governing how contract components are combined into said at least
3	one selling agreement associated with each of said at least one
1	distributing party.
l	28. (Original) The system of claim 27 further comprising:
2	a debt management module configured to enable said institution to manage distributor
3	advances and repayments.
l	29. (Original) The system of claim 28 wherein said debt management module is
2	utilized to define and manage a set of payment rules defining parameters for paying said at least
3	one distributing party.
l	30. (Original) The system of claim 12 further comprising:
2	a net pay module enabling said institution to track and calculate payments to distributors.
l	31. (Original) The system of claim 12 wherein said institution comprises a financial
2	services institution.
l	32. (Original) A system for managing relationships between a first party and a
,	second party comprising:

-5 of 14- S/N: 09/810,514

3	an interface for obtaining a plurality of business rules defining relationships between an			
4	institution and at least one distributor;			
5	a database source comprising a plurality of data objects representative of said at least one			
6	distributor, at least one selling agreement and at least one license or appointment			
7	associated with said at least one distributor;			
8	a commission engine configured to determine a commission amount associated with said at			
9	least one distributor by evaluating said at least one selling agreement data object;			
10	a backbone coupled to said distributor management engine, said backbone configured to			
11	transport said at least one of said plurality of data objects to a plurality of modules;			
12	said plurality of modules comprising, a distributor administration module for managing said			
13	plurality of data objects;			
14	said plurality of modules comprising, a licensing and appointment module configured to			
15	determine if said at least one license or appointment data object associated with said			
16	at least one distributor is in compliance with a set of industry regulations;			
17	said plurality of modules comprising, a selling agreements module configured to enable			
18	said institution to define and create a selling agreement with said at least one			
19	distributor;			
20	said plurality of modules comprising, a payment module configured to distribute said			
21	commission amount to said at least one distributor.			
1	33. (Original) The system of claim 32 wherein said commission engine utilizes said			
2	backbone to fetch said at least one selling agreement from said database source.			
1	34. (Original) The system of claim 32 further comprising:			
2	a workflow process engine configured to process workflow events, said workflow process			
3	events determined by said business rules.			
1	35. (Original) The system of claim 32 further comprising:			
2	a commerce configuration engine configured to provide access to said business rules.			
, 1	36. (Original) The system of claim 32 further comprising:			
2	a report engine configured to generate a plurality of reports associated with said at least one			
3	distributor.			

-6 of 14- S/N: 09/810,514

1	37.	(Original)	The system of claim 36 wherein said report engine utilizes report
2	templates to generate said plurality of reports.		
1	38.	(Original)	The system of claim 32 wherein said selling agreement comprises a
2	contract betv	veen said institu	tion and said at least one distributor.
1	39.	(Original)	The system of claim 38 wherein said selling agreements module
2	manages a se	et of business rul	les governing how contract components are combined into said at least
3	one selling a	greement associ	ated with each of said at least one
4	distributors.		
1	40.	(Original)	The system of claim 32 further comprising:
2	a deb	t management n	nodule configured to enable said institution to manage distributor
3		advances and	repayments.
1	41.	(Original)	The system of claim 28 wherein said debt management module is
2	utilized to de	fine and manage	e a set of payment rules defining parameters for paying said at least
3	one distributor.		
1	42.	(Original)	The system of claim 12 wherein said institution comprises a financial
2	services insti	tution.	
1	43.	(Withdrawn)	A method for using a data processing system for managing
2	relationships	between a first	party and a second party comprising:
3	generating a selling agreement using resources of the data processing system to define a		
4		relationship be	etween a first party and a second party;
5	determining a commission amount associated with a sales transaction based on said selling		
6	agreement using resources of the data processing system;		
7	determining if said second party associated with said sales transaction has a valid license		
8	using resources of the data processing system;		
9	distributing said commission amount to individuals associated with said sales transaction		
10		using resource	es of the data processing system.

-7 of 14- S/N: 09/810,514

1	44. (withdrawn)	The method of claim 43 further comprising:
2	determir	ning if said see	cond party associated with said sales transaction comprises a valid
3	а	appointment.	
1	45. ((Withdrawn)	The method of claim 43 wherein said selling agreement comprises
2	compensation co	omponents.	
1	46. ((Withdrawn)	The method of claim 45 wherein said selling agreement comprises
2	document comp	onents.	
1	47. (Withdrawn)	The method of claim 43 wherein said generating said selling
2	agreement furth	,	
	•	-	
3			d with said selling agreement;
4	determir	ning which of	said compensation components and said document components to
5	i	nclude in said	selling agreement based on said rules.
1	48. ((Withdrawn)	The method of claim 43 further comprising:
	`		
2	accessiii	ig a commission	on model to determine said commission amounts.
1	49. ((Withdrawn)	The method of claim 43 wherein said first party comprises an
2	institution havin	ng at least one	product to be sold by a second party.
1	50. ((Withdrawn)	The method of claim 49 wherein said second party comprises a
2	distributor.		
1	51	337'41- 4	The weether 1 of ale in 40 and any in will institute at a second in the
1			The method of claim 49 wherein said institution comprises a
2	financial institut	tion.	
1	52. (Withdrawn)	The method of claim 51 wherein said at least one product comprise
2	financial produc		•
_	proud		
1	53. (Withdrawn)	The method of claim 52 wherein said financial product comprises life
2	insurance.		

-8 of 14- S/N: 09/810,514

. 1	54. (Withdrawn) A computer program product comprising:		
2	a computer usable medium comprising computer readable code for managing relationship		
3	between a first party and a second party comprising, said computer readable		
4	program code configured to:		
5	generate a selling agreement defining a relationship between a first party and a second		
6	party;		
7	determine a commission amount associated with a sales transaction based on said selling		
8	agreement;		
9	determine if said second party associated with said sales transaction has a valid license;		
10	distribute said commission amount to individuals associated with said sales transaction.		
1	55. (Withdrawn) The computer program product of claim 54 further comprising		
2	computer readable program code configured to determine if said second party associated with said		
3	sales transaction comprises a valid appointment.		
1	56. (Withdrawn) The computer program product of claim 54 wherein said selling		
2	agreement comprises compensation components.		
1	57. (Withdrawn) The computer program product of claim 56 wherein said selling		
2	agreement comprises document components.		
1	58. (Withdrawn) The computer program product of claim 54 wherein said computer		
2	readable program code configured to generate said selling agreement further comprises computer		
3	readable code configured to:		
4	obtain rules associated with said selling agreement;		
5	determining which of said compensation components and said document components to		
6	include in said selling agreement based on said rules.		
U	include in said senting agreement based on said fules.		
1	59. (Withdrawn) The computer program product of claim 54 further comprising		
2	computer readable program code configured to access a commission model to determine said		
3	commission amounts.		

-9 of 14- S/N: 09/810,514

- 1 60. (Withdrawn) The computer program product of claim 54 wherein said first party comprises an institution having at least one product to be sold by a second party.
- 1 61. (Withdrawn) The computer program product of claim 60 wherein said second 2 party comprises a distributor.
- 1 62. (Withdrawn) The computer program product of claim 60 wherein said institution 2 comprises a financial institution.
- 1 63. (Withdrawn) The computer program product of claim 60 wherein said at least one product comprises a financial product.
- 1 64. (Withdrawn) The computer program product of claim 63 wherein said financial product comprises life insurance.

-10 of 14- S/N: 09/810,514